

The Adams Law Group, PLLC

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Re: *Bankruptcy Representation*

Dear Potential Client:

I look forward to working with you, and hope that we will be able to help you through your current difficulties.

As we discussed, before we meet to discuss your specific situation, you will need to: (1) Provide us with the documents listed on the Document Request Form; (2) Complete the enclosed general information form; (3) List all your assets on the enclosed Asset Information Sheet; (4) List of all your debts on the enclosed Debt Information Sheet; and (5) Complete the enclosed budget. While we recognize that this is a lot of information to provide and it will take some time to prepare the responses, we must have ALL the facts about your circumstances to be able to properly advise you and comply with the disclosure and filing requirements under the bankruptcy law.

We also enclose the Consultation Agreement required by the new bankruptcy law. As we discussed, it provides for an initial consultation. Please sign it and return it to us with the documents and completed Questionnaire. As with all communications between you and our office, the information you supply is **ABSOLUTELY CONFIDENTIAL**. Never keep information from us because you are afraid or embarrassed.

If you are in doubt about whether something should be included, include it. There are no penalties for including a debt that you are not responsible for; there *are* penalties for failing to list debts, assets or something else that should have been included.

If it helps, you might view these questions as your second step toward financial recovery. The first step was recognizing that there was a problem and contacting us.

If you have any questions about any of the information requested, please call us. As soon as you have prepared all of the questions, please get these materials back to us so that we may begin to properly evaluate your situation. ***Please understand that we do not, by sending this package to you and reviewing your responses, represent you. We will not take any steps to protect your interests, such as filing a Petition with the Bankrupt-***

cy Court, unless and until a retainer agreement formally hiring us as your lawyer is signed by you and the fees and costs called for have been paid and credited.

Again, we look forward to working with you.

Very truly yours,

THE ADAMS LAW GROUP, PLLC

By _____

Enclosures

Because we provide bankruptcy services to consumers, among others, we have been designated a Debt Relief Agency pursuant to federal law. We help people file for bankruptcy protection and relief under the United States Bankruptcy Code

DOCUMENTS TO BE PROVIDED TO ATTORNEY

Client(s) Name: _____ Date: _____

Most of my debts are related to:

- A business
- Taxes
- A lawsuit against me
- Domestic issues
- Mortgage or car arrearages
- Credit cards and medical bills

I expect my income to [go up] [go down] [stay about the same] in the next year (circle one).

To comply with the new bankruptcy law and let us evaluate your situation, you will need to supply as much of the following information as possible. If you cannot provide any of the documents that are applicable to your situation, please call us to discuss what to do.:

Documents Regarding Income [check when provided]

- Paycheck stubs for husband and wife for the last seven months.
- Papers showing commissions or bonuses received during the last seven months.
- Papers regarding any unemployment benefits received during the last seven months.
- Papers regarding any child or spousal support paid or received during the last seven months.
- Papers regarding any Social Security payments received by any member of your household.
- Papers regarding any bank interest income or stock dividend income received during the last seven months.
- Papers regarding any pension or retirement benefits received during the last seven months.
- Papers regarding any lease or rental income received.
- A listing of money contributed to household or living expenses by other members of your household, even if they are not related to you, including your spouse if he/she is not filing for bankruptcy.

Documents Regarding Deductions From Your Income [check when provided]

- Papers regarding any retirement or pension plan contributions you have made during the last seven months.
- Papers regarding any retirement loan currently owed.
- Papers regarding any insurance that is being deducted from your paycheck.
- Papers regarding any other deduction from your paycheck that is required or mandatory—not voluntary.
- From your payroll department at work, get copies of any wage garnishment orders or voluntary automatic deductions from your paycheck.
- Copies of any divorce decree, divorce settlement, Separation Agreement, or child support orders, including property distribution, spousal attorney's fees, or payment plans.

- Documents regarding any support you owe that is secured by a lien on your home or other security.
- Utility bills for the past six months.
- If you have your own business, a complete listing of all your monthly business expenses, including a year-to-date or recent monthly Profit & Loss Statement.

Documents Regarding Your Finances [check when provided]

- Monthly statements from all your bank, credit union, brokerage, money market and similar accounts for the last seven months. If any account has been closed during the past year, all statements from that account for the previous year.
- A recent credit report. (Go to www.annualcreditreport.com for a free copy.)**
- Papers from any bankruptcy you filed in the last eight years.
- A list of all your addresses for the past three years and the dates that you lived in each.
- Tax returns (both federal and state) for the last four years.
- Papers regarding any real property you own or have owned for the past ten years, including deeds, information regarding refinancing within the last three years, current billing statements, and transfer of ownership interests.
- Papers regarding any foreclosures, repossessions, garnishments or attachments during the past year.
- Papers regarding any other personal and real property you own (such as vehicle registration papers, stock value statements, cash value life insurance policy documents, timeshare unit documents, etc.)
- If you have ever been convicted of a felony, documents stating the type of conviction.
- If you did or may receive any distribution from an estate or trust, documents regarding it.
- Education IRA, Education Savings Account or tuition program documentation.
- Statements, bills, notices, letters or other documents received in the last 90 days regarding all your debts—credit cards, medical bills, personal loans, car loans, furniture loans, jewelry loans, lawsuits, etc.
- Contracts and leases for all motor vehicle purchases or leases during the past four years, and for furniture and jewelry during the past two years.
- Proof of insurance for any motor vehicle for which you still owe money.
- Papers regarding any leases or timeshares, and any eviction proceedings.
- Papers regarding any potential inheritance.
- A copy of your driver's license.
- A copy of your social security card. (If you need a replacement, complete an *Application for a Social Security Card*, Form SS-5. This form is available for download at www.socialsecurity.gov/online/ss-5.html You can also obtain Form SS-5 by calling 1-800-772-1213 or visiting your local Social Security office.)

GENERAL INFORMATION

Your Full Name: Spouse's Full Name:
Other Names Used in last 8 years: Other Names Used in last 8 years:
Home Address: Spouse's Address:
.....
City:..... County: City:..... County:
State:..... State:.....
Zip: Zip:.....
How Long?..... How Long?.....
Home Phone: Home Phone:
Work Phone: Work Phone:
Fax Phone:..... Fax Phone:
Other Phone:..... Other Phone:
E-Mail: E-Mail:
Social Security Number:..... Social Security Number:

Never Married Married and living together Married and living apart Divorced Widowed

Employer's name: Employer's name:
Employer's address: Employer's address:
.....
Occupation and nature of business: Occupation and nature of business:
.....
Dates employed: Dates employed:

Total Gross Income (*before* deductions) from all sources for:

	Spouse
You	
This Year (so far).....	This Year (so far)
Last Year	Last Year.....
Two Years Ago	Two Years Ago.....

Have you been in business or self-employed during the past two years? Yes No
If yes, state: business name:
Business Address:.....
Type of Business:.....

Has your spouse been in business or self-employed during the past two years? Yes No
If yes, state: business name:.....
Business Address:.....
Type of Business:.....

Have you or your spouse ever filed for bankruptcy before? Yes No
Date Filed: Date Discharged: Chapter (7, 11, 12 or 13).....
Court (i.e. District of Maryland)..... Case Number:
Was the case dismissed (you did not complete the bankruptcy)? Yes No
If so, what date was it dismissed?

The Bankruptcy Court requires you to answer the following questions. If the answer to any question is "Yes," please provide all of the requested information, particularly addresses and amounts. If you need additional room for your answers, please attach an additional piece of paper.

(a) Have you paid any creditor or *former* creditor more than \$600 in the past 90 days, or paid any family member more than \$600.00 in the past year? Yes No
If Yes, state name and address of each former creditor and/or family member and the amount and date of each payment.
.....

(b) Have you had any wages garnished or property attached during the past year? Yes No
If Yes, state the creditor's name and address, the date, and the property description and value:
.....

(c) Have you had any asset repossessed or foreclosed on during the past year? Yes No
If Yes, state the creditor's name and address, the date, and the property description and value:
.....

(d) Has property been assigned or returned to a creditor during the last 120 days? Yes No
If Yes, state the creditor's name and address, date, terms, and property description and value:
.....

(e) Has a bank offset money in an account against a debt during the last 90 days? Yes No
If Yes, state the name and address of the creditor, the date, and amount of setoff:
.....

(f) Have you sued or been sued by anyone during the past year, or had any such lawsuit pending during the past year? Yes No
If Yes, for each lawsuit, state the title, number, type of suit, status, and court name and location:

(g) Have you made a gift or contribution of more than \$100 during the past year? Yes No
If Yes, state the name and address of the person/entity to whom you made it; their relationship to you; the date of the gift; and the property description and value:

(h) Did you have any casualty losses from fire, theft, etc. during the past year? Yes No
If Yes, state the property description and value; date and circumstances of loss; and status.
.....

(i) Have you paid anyone for debt counseling or assistance during the past year? Yes No
If Yes, state their name(s) and address(es); the payment date and amount paid.
.....

(j) Did you close or transfer any bank or other accounts during the past year? Yes No
If Yes, state the name and address of the institution; the type (checking, saving, etc.) and number of the account; the closing balance; and the amount and date of closing or transfer:
.....

- (k) Have you kept a safe deposit box during the past year? Yes No
If Yes, state the name and address of the bank; the name and address of person(s) with access; the contents description and value; and the surrender or transfer date (if any):
.....
- (l) Are you holding any property or asset for another? Yes No
If Yes, state the name and address of the owner and the description, location, and value of the property:
- (m) Have you sold, transferred or given away, or pledged as security for a loan or debt, any real estate or other asset during the past three years? Yes No
If Yes, state the name and address of the person/entity to whom you transferred it; their relationship to you, if any; the date of the transfer; and the property description and value:
- (n) Have you made any executory contracts, such as leases (including car leases), realtor listing agreements or timeshares, that have not yet been completed? Yes No
If Yes, state the name and address, a description of the agreement, and whether you want to continue the agreement:
- (o) Have you owned five percent or more of any businesses in the last six years? Yes No
If Yes, state the name(s) and address(es) of the business, your share, and dates of operation:
- (p) Has anyone kept books of account for you during the last six years? Yes No
If Yes, state their name(s) and address(es), and when the books were kept:
- (q) Has anyone audited books of account for you during the last six years? Yes No
If Yes, state their name(s) and address(es), and when the books were audited:
- (r) Is anyone currently in possession of your books of account? Yes No
If Yes, state their name and address.
- (s) Have you given any financial statements in the last two years? Yes No
If Yes, state the name and address of person(s) receiving the statement(s), and the date(s) issued:

(t) If in business, have you taken any inventories within the last two years? Yes No
If Yes, state the date of the last inventory, name and address of person with records,
supervisor, inventory dollar amount (cost, market, other):

.....
State the date(s) of any previous inventories, the name and address of anyone with
records, and the inventory dollar amount (cost, market, other):

.....

ASSET INFORMATION

Just because you are filing for bankruptcy does **not** mean that you will automatically lose everything you own. You are entitled to claim “exemptions,” which are things that creditors cannot take from you. **You must be honest with the Court and include a list of all your assets in the Petition. You can expect significant problems with your case if you are not completely honest about your assets.**

You must value your assets at “replacement value.” Replacement value is defined in the Bankruptcy Code as the price that a retail merchant would charge for property of the same kind, considering the age and condition of the property at the time its value is determined. This is *not* the cost to replace the item with a new one or what you could sell the item for; it is the cost that a retail merchant would sell the used item in its current condition for. In many cases (particularly **used clothing, furniture, computers**, etc.), this would be yard sale value, or what the item would sell for on eBay. In other cases, such as **jewelry, antiques or collectables**, it may be retail value. For **motor vehicles**, it would be the third-party purchase value. For **real property**, it is what the real property would sell for, at current Market value. For **cash and bank accounts**, it is the actual amount on deposit. For **stocks and bonds**, it is their market value as of the date your case is filed. You must make a reasonable inquiry to determine the “replacement value” of your assets.

ATTACH ADDITIONAL PAGES IF NECESSARY

Asset Description	Additional Info	Replacement Value
Cash Money (not in bank accounts)		\$ _____
Money in Bank, Brokerage or Other Accounts (list bank name(s), who is on the account, and current balances)		\$ _____
Real Estate (list all owners, how title is held, purchase price, date purchased, and current market value) <i>*Use a separate sheet if necessary</i>		\$ _____
Mobile Homes (list all owners, and how title is held)		\$ _____
Household Goods and Furnishings	<i>* Fill out the attached listing and enter the total value. (Pages 6-7)</i>	\$ _____
Vehicles (list year, make, model and mileage, and who owns the vehicle)		\$ _____
Campers (list year, make and model)		\$ _____
Boats (list year, make and model)		\$ _____
Airplanes (list year, make and model)		\$ _____
Clothing		\$ _____

Asset Description	Additional Info	Replacement Value
Furs and Jewelry (list and describe each item)		\$ _____
Collectibles (describe)		\$ _____
Stamp or Coin Collections (describe)		\$ _____
Books, Pictures, Art (describe)		\$ _____
Antiques (describe)		\$ _____
Firearms, Fishing, Hunting and Hobby Equipment (describe)		\$ _____
Computers, TV and Stereo Equipment (list)		\$ _____
Security Deposits (typically with Landlord or Utility) (list holder)		\$ _____
Cash Value of Life Insurance (whole life) or Annuities (list insurance co.)		\$ _____
Interests in Retirement Plans (list type of Plan)		\$ _____
Stocks and bonds (list number of shares and name of company)		\$ _____
Interests in businesses (% interest, name and type of business)		\$ _____
Tax Refunds Due You (list years due)		\$ _____
Agreements to Buy or Sell Something (describe) <i>*Use a separate sheet if necessary</i>		
People Who Owe You Money (describe) <i>*Use a separate sheet if necessary</i>		\$ _____
Lawsuits Where You Are Suing (describe) <i>*Use a separate sheet if necessary</i>		

Asset Description	Additional Info	Replacement Value
Insurance Claims or Awards (describe) <i>*Use a separate sheet if necessary</i>		\$ _____
Personal Injury Claims or Awards (describe) <i>*Use a separate sheet if necessary</i>		\$ _____
Property or Money Owed You by Ex-Spouse (describe)		\$ _____
Future Interest in Real Property (describe)		\$ _____
Inheritances (describe)		\$ _____
Patents or Copyrights (describe)		\$ _____
Office Equipment (list)		\$ _____
Tools You Use For Your Work (list)		\$ _____
Machinery or Other Property Used in Business (list)		\$ _____
Animals (including pets) (describe)		\$ _____
Growing Crops You Can Sell (describe)		\$ _____
Farm Equipment (list)		\$ _____
Anything Else You Own or Could Get Money For (list) <i>*Use a separate sheet if necessary</i>		\$ _____

Note: The Trustee may want to know how you arrived at the value of your assets.

HOUSEHOLD GOODS AND FURNISHINGS

Room/Description	Replacement Value	Room Total
Living Room		
Carpets/Rugs	\$ _____	
Sofas, Chairs	\$ _____	
Tables	\$ _____	
Lamps	\$ _____	
Pictures/Mirrors	\$ _____	
Window Coverings	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)	\$ _____	
Total Living Room		\$ _____
Kitchen		
Appliances	\$ _____	
Small Appliances	\$ _____	
Table, Chairs	\$ _____	
Cookware	\$ _____	
Dishes, Utensils	\$ _____	
Other (list)	\$ _____	
Total Kitchen		\$ _____
Dining Room		
Carpet/Rugs	\$ _____	
Table, Chairs	\$ _____	
Buffet, Sideboard	\$ _____	
China, Glassware	\$ _____	
Silver	\$ _____	
Pictures/Mirrors	\$ _____	
Other (list)	\$ _____	
Total Dining Room		\$ _____

HOUSEHOLD GOODS AND FURNISHINGS continued...

Room/Description	Replacement Value	Room Total
Bedrooms		
Carpet/Rugs	\$ _____	
Beds	\$ _____	
Bedding	\$ _____	
Bureaus, Dressers	\$ _____	
Pictures/Mirrors	\$ _____	
Desk, Chairs, Tables	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)		
	\$ _____	
Total Bedrooms		\$ _____
Family Room/Den		
Sofas, Chairs	\$ _____	
Tables, Chairs	\$ _____	
Pictures/Mirrors	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)		
	\$ _____	
Total Family Room/Den		\$ _____
Garage/Car Port/Shed		
Tools	\$ _____	
Lawn Mower	\$ _____	
Grill	\$ _____	
Lawn Furniture	\$ _____	
Hobby/Sport Equipment	\$ _____	
Other (list)		
	\$ _____	
Total Garage/Car Port/Shed		\$ _____
TOTAL HOUSEHOLD		\$ _____

COMPLETING THE CREDITOR INFORMATION SHEET

The Creditor Information Sheet lists everyone you owe money to, everyone you might owe money to, everyone who might have a claim against you, and everyone you don't owe money to (but they think you do). Make as many copies of the Creditor Information Sheet as you need.

You must list all your debts even though some debts may not be dischargeable in your bankruptcy. We will explain which (if any) of your debts are not dischargeable. If you are unsure whether a person or business is a creditor, go ahead and list them, and tell us why you have doubts.

There are three kinds of debts: Secured, Unsecured and Priority.

WHAT IS A "SECURED DEBT"?

A Secured Debt is a debt where a person or business has an interest in one of your assets as collateral for a loan. If you do not pay your debt, the creditor can foreclose on or repossess the asset.

All Secured Creditors must be listed whether or not you intend to keep the property and continue paying for it. Some examples of secured debts are:

- ◆ Home loans (list each loans separately)
- ◆ Car and truck loans;
- ◆ Credit cards bills for furniture and big-ticket items purchased from Levitz, Montgomery Ward, and Sears;
- ◆ Any debt to your employer that is secured by your pension, 401(k) plan, or any other account, whether or not you intend to repay the debt;
- ◆ Any account that you cosigned for someone else that is secured (*e.g., vehicle, furniture, or jewelry*); and
- ◆ Judgments obtained against you (in some cases).

WHAT IS AN "UNSECURED DEBT"?

An Unsecured Debt is a debt where the person or business to whom you owe money cannot foreclose on or repossess a specific piece of your property if you do not pay. Some examples of unsecured debts are:

- ◆ Most credit cards, medical bills and personal loans;
- ◆ Liability for automobile accidents and other negligence;
- ◆ A deficiency balance owed after a foreclosure or repossession;
- ◆ Any account (not secured) that you cosigned for someone else;
- ◆ Anyone who has sued you but has not yet obtained or recorded a judgment; and
- ◆ Debts that you were required to pay your ex-spouse in a divorce, dissolution of marriage, or any other marital termination proceeding (other than child support and alimony).

WHAT IS A "PRIORITY DEBT"?

A "Priority Debt" is a special type of unsecured debt. There are five types:

Taxes—Any claim for taxes, customs duties, and penalties made by the federal government or IRS, a state government, or any other taxing authority (such as county property taxes). If the tax was assessed more than three years ago, it *may* be considered a general unsecured debt.

Student Loans—Most student loans are given priority status.

Alimony and Child Support—An award of alimony or child support to your spouse or ex-spouse, or payments that, although called something else, are in the nature of alimony or child support.

Wages and Contributions—Claims for wages, salary, or commissions, including vacation, severance, sick leave, or contributions for an employee benefit plan.

Deposits—Claims for money given to you to do something that you did not do (such as a rental or cleaning deposit).

For *each* debt, Please provide the following information using the attached form:

1. Creditor Name
2. Creditor Address
3. Creditor Telephone Number
4. Account Number
5. Current Balance Due
6. Type of debt (secured, unsecured, priority). If the debt is secured, we need to know what asset was given as security and how much that asset is now worth.
7. Purpose of debt (credit card, loan, medical bill, etc.)
8. Person who is responsible for the debt (you, spouse, you and spouse, other person)
9. If you have paid the creditor more than \$600 in the previous 90 days, we need to know the dates and amounts of such payments.
10. If your account has been referred to a collection agency or attorney, we need their name, address and phone number.

If you have any questions about any of these matters or the creditor information, please call us and ask.

SAMPLE CREDITOR INFORMATION SHEET

Creditor Name: **Greedy Mortgage Co.**.....
Creditor Address: **123 Widow & Orphan Blvd., Big City, Maryland 20850**.....
.....
Creditor Telephone Number: (**800**) **123 - 4567**
Account Number: **12345**.....
Balance Due: **\$145,000**.....
Type of Debt: Secured Unsecured Priority
If secured, what was given as security? **123 Main Street, Rockville, Maryland 20850**
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other **Mortgage**.....
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
I made a mortgage payment of \$1,500 60 days ago.
If referred to a collection agency or attorney, state their name, address and telephone number:
Dewey Cheatem & Howe, 123 Foreclosure St., Rockville, MD 20850 (301) 123-5432.....

Creditor Name: **BigBank Visa**.....
Creditor Address: **50 Credit St., Wilmington, Delaware 12345**.....
.....
Creditor Telephone Number: (**800**) **123 - 4567**
Account Number: **1234-1234-1234-1234**
Balance Due: **\$10,000.00**.....
Type of Debt: Secured Unsecured Priority
If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
I charged \$2,000 60 days ago for Prozac.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name: **Mega Hospital Clinic**.....
Creditor Address: **10 Preauthorization Place, Rockville, Maryland 20850**.....
.....
Creditor Telephone Number: (**800**) **911 - 1234**
Account Number: **1234567890123456789**.....
Balance Due: **\$7,384.21**.....
Type of Debt: Secured Unsecured Priority
If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:

CREDITOR INFORMATION SHEET

Creditor Name:
Creditor Address:
.....
Creditor Telephone Number: () -
Account Number:
Balance Due:
Date Debt was incurred.....
Type of Debt: Secured Unsecured Priority
 If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name:
Creditor Address:
.....
Creditor Telephone Number: () -
Account Number:
Balance Due:
Date Debt was Incurred.....
Type of Debt: Secured Unsecured Priority
 If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name:
Creditor Address:
.....
Creditor Telephone Number: () -
Account Number:
Balance Due:
Date Debt was Incurred.....
Type of Debt: Secured Unsecured Priority
 If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

CREDITOR INFORMATION SHEET

Creditor Name:
Creditor Address:
.....
Creditor Telephone Number: () -
Account Number:
Balance Due:
Date Debt was incurred.....
Type of Debt: Secured Unsecured Priority
 If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name:
Creditor Address:
.....
Creditor Telephone Number: () -
Account Number:
Balance Due:
Date Debt was Incurred.....
Type of Debt: Secured Unsecured Priority
 If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name:
Creditor Address:
.....
Creditor Telephone Number: () -
Account Number:
Balance Due:
Date Debt was Incurred.....
Type of Debt: Secured Unsecured Priority
 If secured, what was given as security?
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

BUDGET QUESTIONS—INDIVIDUAL

INCOME

Gross Wages (*before* deductions) per Pay Period:

YOU

SPOUSE

1. How often are you paid?
- | | |
|---|---|
| <input type="checkbox"/> Monthly | <input type="checkbox"/> Monthly |
| <input type="checkbox"/> Twice a month | <input type="checkbox"/> Twice a month |
| <input type="checkbox"/> Every two weeks | <input type="checkbox"/> Every two weeks |
| <input type="checkbox"/> Weekly | <input type="checkbox"/> Weekly |
| <input type="checkbox"/> Other (explain): | <input type="checkbox"/> Other (explain): |
2. How much are you paid (gross) each pay period? \$_____ \$_____
3. Gross monthly wage (state only if you checked *Other*): \$_____ \$_____
4. Estimate overtime per pay period: \$_____ \$_____

Deductions per Pay Period:

5. *Payroll taxes:*
- | | | |
|------------------------|---------|---------|
| Federal Taxes | \$_____ | \$_____ |
| Social Security (FICA) | \$_____ | \$_____ |
| Medicare | \$_____ | \$_____ |
| State Taxes | \$_____ | \$_____ |
| Local Taxes | \$_____ | \$_____ |
6. Insurance: \$_____ \$_____
7. Union dues: \$_____ \$_____
8. Other deductions:
- | | | |
|-------|---------|---------|
| _____ | \$_____ | \$_____ |
| _____ | \$_____ | \$_____ |

Other Income per Month:

9. *If self-employed, average monthly business income:* \$_____ \$_____
10. Income from real property: \$_____ \$_____

YOU

SPOUSE

11. Interest and dividends: \$ _____ \$ _____

12. Social security or other government assistance:

_____ \$ _____ \$ _____

Unemployment _____ \$ _____ \$ _____

13. Pension or retirement income: \$ _____ \$ _____

14. Support/alimony received: \$ _____ \$ _____

15. Child support received? Yes No Yes No
(State the full name, age, and relationship of child)

_____ \$ _____ \$ _____

_____ \$ _____ \$ _____

16. Other income: _____ \$ _____ \$ _____

Contribution from Household Members _____ \$ _____ \$ _____

17. If you anticipate an increase or decrease of more than 10 percent in any of the amounts listed above, state why, and the amount of increase or decrease:

MONTHLY EXPENSES

18. List all dependents living with you whose expenses are included below:

Full name, age, and relationship: _____

Full name, age, and relationship: _____

Full name, age, and relationship: _____

HOUSEHOLD ONE

HOUSEHOLD TWO

19. Rent/Mortgage payment: \$ _____ \$ _____

Are real estate taxes included? Yes No Yes No

Is property insurance included? Yes No Yes No

20. Electricity and heating fuel (gas): \$ _____ \$ _____

HOUSEHOLD ONE

HOUSEHOLD TWO

- | | | |
|---|----------|----------|
| 21. Water and sewer: | \$ _____ | \$ _____ |
| 22. Telephone: | \$ _____ | \$ _____ |
| 23. Garbage: | \$ _____ | \$ _____ |
| 24. Security: | \$ _____ | \$ _____ |
| 25. Cable: | \$ _____ | \$ _____ |
| 26. Other utilities: | | |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| 27. Home maintenance
(repairs/upkeep): | \$ _____ | \$ _____ |
| 28. Food: | \$ _____ | \$ _____ |
| 29. Clothing: | \$ _____ | \$ _____ |
| 30. Laundry/dry cleaning: | \$ _____ | \$ _____ |
| 31. Medical/dental: | \$ _____ | \$ _____ |
| 32. Transportation: | \$ _____ | \$ _____ |
| 33. Recreation-entertain-
ment-newspapers-
magazines-books: | \$ _____ | \$ _____ |
| 34. Charitable contributions: | \$ _____ | \$ _____ |
| 35. Homeowner's/renter's
insurance: | \$ _____ | \$ _____ |
| 36. Life insurance: | \$ _____ | \$ _____ |
| 37. Health insurance: | \$ _____ | \$ _____ |
| 38. Auto insurance: | \$ _____ | \$ _____ |
| 39. Other insurance? | \$ _____ | \$ _____ |
| 40. Real estate (property)
taxes paid directly: | \$ _____ | \$ _____ |

HOUSEHOLD ONE

HOUSEHOLD TWO

41. Other taxes? \$ _____ \$ _____
42. Auto payment: \$ _____ \$ _____
43. Installment payments
_____ \$ _____ \$ _____
_____ \$ _____ \$ _____
44. Child support paid? Yes No Yes No
(Full name, age, and relationship of child)
_____ \$ _____ \$ _____
_____ \$ _____ \$ _____
45. Alimony paid? (Full name and address of [ex-]spouse) Yes No Yes No
_____ \$ _____ \$ _____
46. Payments for dependents not living at home? (Full name, age, and relationship) Yes No Yes No
_____ \$ _____ \$ _____
47. Other expenses not previously listed?
_____ \$ _____ \$ _____
_____ \$ _____ \$ _____

Questions 48 through 66 should be filled out only if you are in business

48. Name and Description of business (es):

Monthly Expenses:

BUSINESS ONE

BUSINESS TWO

49. Net Employee Payroll: \$ _____ \$ _____
50. Payroll Taxes: \$ _____ \$ _____
51. Unemployment Taxes: \$ _____ \$ _____
52. Workers' Compensation: \$ _____ \$ _____
53. Other Taxes: \$ _____ \$ _____
54. Inventory Purchases: \$ _____ \$ _____

Monthly Expenses:

BUSINESS ONE

BUSINESS TWO

55. Rent:	\$ _____	\$ _____
56. Utilities:	\$ _____	\$ _____
57. Office Expenses/Supplies:	\$ _____	\$ _____
58. Repair/Maintenance:	\$ _____	\$ _____
59. Vehicle Expenses:	\$ _____	\$ _____
60. Travel/Entertainment:	\$ _____	\$ _____
61. Equip. Rental/Leases:	\$ _____	\$ _____
62. Legal/Acct/Prof. Fees:	\$ _____	\$ _____
63. Insurance:	\$ _____	\$ _____
64. Employee Benefits:	\$ _____	\$ _____
65. Secured Payments:	\$ _____	\$ _____
66. Other Expenses:	\$ _____	\$ _____

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INITIAL CONSULTATION AGREEMENT AND REQUIRED NOTICES

Please Note: *These documents and disclosures are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, they are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing for bankruptcy, so long as you provide us accurate and complete information.*

Today, I had an initial consultation with The Adams Law Group, PLLC. (the "Firm"). I was advised that the Firm is a debt relief agency as defined in the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ("BAPCPA"), and that it helps people file for relief under the bankruptcy code.

The Firm provides the following services at the initial consultation:

- A description of the relief available, the benefits and the risks of filing for bankruptcy under sections 7, 11, 12 and 13 of the Bankruptcy Code.
- An analysis, based on the information and documents provided by me, if any, of my income, expenses, assets and liabilities. This analysis is only preliminary, since the Firm does not have all of the information and documents that will be required to fully evaluate my situation.
- If it has appeared from this analysis that bankruptcy may be an appropriate remedy for me, a discussion of the information and documents I will need to provide the Firm. If it has appeared from today's analysis that bankruptcy may not be an appropriate remedy for me, a discussion of other possible alternatives.

I have been informed and agree that the Firm will not provide any services or bankruptcy assistance to me at this time, other than specifically stated in this Agreement. **It is understood that the Firm will not provide any other legal services to me and will not file bankruptcy for me unless and until the Bankruptcy Questionnaire has been completed, all documents and information requested have been provided, and I have received a certification and budget analysis from an approved credit counseling agency.** Should I wish the Firm to provide additional services, including the filing of bankruptcy, I will sign a separate retainer agreement detailing such services and their cost.

Date

Signature

**BAPCPA REQUIRED NOTICE NO. 1 (§ 342(b)(1) and 527(a)(1) of the Bankruptcy Code)
PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY**

This discussion is intended only as a brief overview of the types of bankruptcy. You should not decide whether or not to file for bankruptcy relief solely on this information. Bankruptcy law is complex, and there are many considerations that must be taken into account in making the determination whether or not to file. Anyone considering bankruptcy is encouraged to make a decision only after seeking the advice and assistance of an experienced bankruptcy attorney.

To put it bluntly, bankruptcy is a legal way to avoid paying people what you owe them. In many situations bankruptcy is the only way that you can keep your home from foreclosure, your car from repossession, your possessions from auction and creditors from making your life miserable.

When a person is discharged in bankruptcy, he or she is relieved from liability for most debts incurred before the bankruptcy was filed and protected from future collection of those debts. The purpose of bankruptcy is to give you a "fresh start," and the bankruptcy code is interpreted by the Courts to give effect to these words.

Types of Bankruptcy

The Bankruptcy Code is divided into chapters. The chapters that usually apply to consumers are Chapter 7, where most or all of your debt is wiped out, and Chapter 13, which involves a repayment plan.

In most cases, once you file your case, the "Automatic Stay" immediately goes into effect. The Automatic Stay means that a bankruptcy filing automatically stops, or stays, and brings to a halt most lawsuits, repossessions, foreclosures, evictions, garnishments, attachments, utility shut-offs, and debt collection harassment. Generally, creditors cannot take any further action against you or your property without permission from the Bankruptcy Court.

Chapter 7. Chapter 7 is designed for people who are having financial difficulties and are not able to re-pay their debts.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you can usually qualify for a Chapter 7 if your average gross monthly income for the last six months is below your state's Median Income, your gross income less certain expenses is below your state's Median Income, or you can show "special circumstances" that would allow you to qualify for Chapter 7. The filing fee for a Chapter 7 is \$299.00.

Under Chapter 7, you can usually exempt, or keep, most or all of your assets under Maryland law, or, if you have not lived in Maryland for the past two years, under the state's exemption law that applies to your case. Most retirement accounts and pensions are also exempt. Secured property, normally your car and house, may not have any net equity, in which case you can keep it as well. The Trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

Once your Chapter 7 case is over, you receive a Discharge. The discharge prevents your creditors from taking any steps to try to collect their unsecured debt. They cannot call you, write you, sue you, or take any steps that could be considered an attempt to collect its debt. If you want to keep property that has a lien on it, you must keep your payments current, and may be required to reaffirm your debt. Some debts can not be discharged. Typical examples are child support, alimony, and other domestic support obligations, some taxes, student loans, criminal restitution, and debts for death or personal injury caused by operating vehicles while intoxicated with alcohol or drugs.

Chapter 13. Chapter 13 is a valuable tool that lets you catch up overdue mortgage or car payments, taxes and domestic support obligations. It also applies where you have the ability to repay some or all of your debts over time. You must have less than \$307,675 in unsecured debt (such as credit cards and doctor's bills) and less than \$922,975 in secured debt (such as mortgages and car loans) to qualify for Chapter 13. The filing fee for a Chapter 13 is \$274.00.

Under Chapter 13, you keep all of your property, both exempt and non-exempt, as long as you resume making your regular payments on secured debt and keep current under the repayment plan that you propose. A repayment plan can last for up to five years. After finishing your payments, most of your unsecured debts are discharged.

Chapter 11. Chapter 11 is designed primarily for business reorganization, but is also available to consumer debtors. Its provisions are quite complex. In the vast majority of cases, Chapter 11 is unnecessary and too expensive for most consumer debtors. The filing fee for Chapter 11 is \$1,039.00.

Chapter 12. Chapter 12 lets family farmers repay their debts over a period of time, and is in many ways similar to a Chapter 13. The filing fee for a Chapter 12 is \$239.00.

Credit Counseling. Reputable credit counselors can advise you on managing your money and your debts. They may also be able to develop a plan to repay your debts. Unfortunately, many credit counselors are not reputable and charge high fees and contributions that will cause you to fall deeper into debt and damage your credit rating. Furthermore, many misrepresent their non-profit status and/or their affiliations with religious or charitable organizations, and are little more than collection agents for the credit card companies.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you are required to take two short credit counseling courses, one before you file bankruptcy, and one after you have filed. We will refer you to a reputable credit counselor who has been approved by the United States Trustee Department for these courses.

BAPCPA REQUIRED NOTICE NO. 2 (§ 527(a)(2) of the Bankruptcy Code)
NOTICE OF MANDATORY DISCLOSURE TO CONSUMERS WHO CONTEMPLATE FILING BANKRUPTCY

***Please Note:** These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide us accurate and complete information.*

1. All information that the assisted person is required to provide with a petition thereafter during a case under this title is required to be complete, accurate and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in section 707(b)(2) and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and
4. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

BAPCPA REQUIRED NOTICE NO. 3 (§ 342(b)(2) of the Bankruptcy Code)
FRAUD & CONCEALMENT PROHIBITED

If you decide to file bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both.
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.

BAPCPA REQUIRED NOTICE NO. 4 (§ 527(b) of the Bankruptcy Code)
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

***Please Note:** These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide us accurate and complete information.*

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine. An attorney can help guide you through this intricate process, making it easier and less stressful for you.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you will be questioned by a court official called a "trustee" and, much more rarely, by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts. It may not be in your best interest to reaffirm a debt.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which, if held, will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief. However, please be advised that in most cases, you will only be concerned with chapter 7 and chapter 13.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I have received from Chung & Press, P.C., a copy of all of the following documents:

1. **Consultation Agreement**
2. **Notice Mandated By Section 342(b)(1) and 527(a)(1) of the Bankruptcy Code**
3. **Notice Mandated By Section 527(a)(2) of the Bankruptcy Code**
4. **Notice Mandated By Section 527(b) of the Bankruptcy Code**
5. **Notice Mandated By Section 342(b)(2) of the Bankruptcy Code**

If my spouse was not present when I received a copy of these notices, I hereby also acknowledge receipt of said notices on behalf of my spouse, and promise to provide my spouse with either a copy of these notices or the opportunity to read and review the copy I received.

Dated: _____

Prospective Client

Prospective Co-Client (if present)

CREDIT COUNSELING AGENCIES

Center for Child a Family Service Inc. 2021 Cunningham Drive Suite 4001 Hampton, VA 23666 757-826-2227 (In Person)
ClearPoint Financial Solutions, Inc. 8000 Franklin Farms Drive Richmond, VA 23229 877-422-9046 www.clearpointfinancialsolutions.org In Person, Telephonic and Internet
Commonwealth Catholic Charities 1512 Willow Lawn Drive Richmond, VA 23230 804-545-5931 www.cccofva.org In Person (<i>not available in all judicial districts</i>) and Telephonic
Consumer Credit Counseling Service of Greater Atlanta Inc. 100 Edgewood Avenue Suite 1800 Atlanta, GA 30303 800-251-2227 www.cccsinc.org In Person (<i>not available in all judicial districts</i>), Telephonic and Internet
Consumer Credit Counseling Services of San Francisco 150 Post Street, 5th Floor San Francisco, CA 94108 800-777-7526 www.cccssf.org In Person (<i>not available in all judicial districts</i>), Telephonic and Internet
Credit Advisors Foundation 1818 South 72nd Street Omaha, NE 68124 800-942-9027 www.creditadvisors.org In Person (<i>not available in all judicial districts</i>), Telephonic, and Internet
Debt Reduction Services, Inc. 6213 N. Cloverdale Road; Suite 100 Boise, ID 83713 877-688-3328 www.debtredutionservices.org In Person (<i>not available in all judicial districts</i>), Telephonic and Internet
Garden State Consumer Credit Counseling, Inc. 225 Willowbrook Road Freehold, NJ 07728 877-892-4557 www.novadebt.org In Person (<i>not available in all judicial districts</i>) & Telephonic
GreenPath, Inc.

38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718
www.greenpathbk.com
In Person (*not available in all judicial districts*), and Telephonic

Hummingbird Credit Counseling and Education, Inc.
3737 Glenwood Avenue
Suite 100-106
Raleigh, NC 27612
800-645-4959
www.hummingbird.org
Telephonic & Internet

Institute for Financial Literacy, Inc.
449 Forest Avenue
Suite 12
Portland, ME 04101
866-662-4932
www.financiallit.org
Telephonic & Internet

Money Management International Inc.
9009 West Loop South
7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org
In Person (*not available in all judicial districts*), Telephonic and Internet

Springboard Nonprofit Consumer Credit Management Inc.
4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org
In Person (*not available in all judicial districts*), Telephonic and Internet

Thirty-Three DON'TS in preparing to file a Chapter 7

1. Don't leave out Bank, Checking, Savings, Brokerage, Credit Union accounts.
2. Don't use your credit cards.
3. Don't take Credit Card Cash Advances.
4. Don't use convenience checks.
5. Don't do balance transfers.
6. Don't pay money to Family.
7. Don't pay money to Friends.
8. Don't tell a creditor that you intend to pay.
9. Don't leave assets off of your paperwork.
10. Don't file if you are about to receive a tax return or inheritance. Discuss the timing with your attorney.
11. Don't fail to tell your attorney about your small business, sole proprietorship, partnership, LLC, LLP, LC, corporation, or hobby.
12. Don't purchase a home shortly before filing bankruptcy without consulting your attorney.
13. Don't give or gift property to anyone.
14. Don't pay more than \$600 on any past due bill.
15. Don't transfer property to anyone.
16. Don't cash out retirement plans or 401k's.
17. Don't take out a second mortgage.
18. Don't gamble.
19. Don't hide assets or debts.
20. Don't take out "payday loans".
21. Don't put your money in your kids' bank accounts.
22. Don't omit or 'save' a credit card for after your bankruptcy.
23. Don't fail to list debt to family or other "insiders."
24. Don't write bad checks.
25. Don't borrow money.
26. Don't forget to tell your attorney about liens you may have on your home or unpaid judgments so they can be avoided.
27. Don't make major financial decisions without talking to your attorney.
28. Don't get married before filing if your spouse has a high income.
29. Don't misrepresent facts to your attorney.
30. Don't run up your credit cards in advance of filing bankruptcy.
31. Don't fail to appear at State court hearings, trial or proceedings; coordinate with your attorney.
32. Don't hide from your attorney. Keep them up-to date with your address, phone number and email address.
33. **Don't bank where you owe money.** Close the account and reestablish it somewhere else. Social Security debtors who do this have a lag time of a few months because it sometimes takes

that long for SS to get it done. If you are are pressed to file then clear out the account as soon as the deposit hits the bank. This also happens with payday loans. Many of those people have the Debtors sign a form to withdraw money from the account on a regular basis and these are almost impossible to stop.